

Information to identify the case:

Debtor 1	<u>Daisy Bonilla</u>	Social Security number or ITIN	xxx-xx-4894
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-29226-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Daisy Bonilla
aka Daisy Rodriguez

12/22/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Daisy Bonilla
 Debtor

Case No. 17-29226-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db Daisy Bonilla, 13-15 Springdale Avenue, 1st Floor, Newark, NJ 07107
 cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE,, Phelan Hallinan & Schmieg, PC,
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
 517080490 +Avenue Yourself/Comenity Avenue, P.O. Box 659584, San Antonio, TX 78265-9584
 517080494 +BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
 517080491 +Bako Integrated Physician Solutions, 6240 Shiloh Road, Alpharetta, GA 30005-8347
 517080492 +Bako Pathology Services, P.O. Box 740209, Atlanta, GA 30374-0209
 517080497 +Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696
 517080498 +Citibank/Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
 517080499 +Citibank/Radio Shack, Citicorp.Cent Bankruptcy, P.O. Box 790040,
 Saint Louis, MO 63179-0040
 517080500 +Citibank/The Home Depot, P.O. Box 790040, Saint Louis, MO 63179-0040
 517080501 +City of Newark/Water, P.O. Box 64000, Newark, NJ 07101-8068
 517080503 +Clara Maass Medical Center, Correspondence Address, P.O. Box 9800,
 Coral Springs, FL 33075-0800
 517080508 +Ear Nose & Throat of New Jersey, 115 N. Franklin Avenue, Nutley, NJ 07110-2924
 517080509 +Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
 517080511 ++INSULET CORPORATION, 600 TECHNOLOGY PARK DR, SUITE 200, BILLERICA MA 01821-4150
 (address filed with court: Insulet Corporation, 600 Technology Park Drive Suite # 200,
 Billerica, MA 01821)
 517080512 +JH Portfolio Debt Equities, 5757 Phantom Drive Suite 225, Hazelwood, MO 63042-2429
 517080516 +Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho TPKE Suite 220, P.O. Box 9036,
 Syosset, NY 11791-9036
 517080517 #+Northland Group, P.O. Box 129, Thorofare, NJ 08086-0129
 517080518 +Northland Group, Inc., P.O. Box 390905, Minneapolis, MN 55439-0905
 517080519 +PFS Group, 2600 North Loop W Suite 150, Houston, TX 77092-8916
 517080524 +PSE&G, P.O. Box 14444, New Brunswick, NJ 08906-4444
 517080520 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road Suite 100,
 Mount Laurel, NJ 08054-3437
 517080523 +Pressler and Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
 517080527 +Spec Loan Sv, Attn: Bankruptcy, P.O. Box 636005, Littleton, CO 80163-6005
 517080528 +Specialized Loan Servicing (SLS), 8742 Lucent Boulevard, Suite 300,
 Littleton, CO 80129-2386
 517080529 +State of New Jersey, P.O. Box 207, Trenton, NJ 08625-0207

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2017 22:15:45 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 22 2017 22:15:41 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank, c/o PRA Recievables Management, LL,
 POB 41021, Norfolk, VA 23541-1021
 517080493 +EDI: BANKAMER.COM Dec 22 2017 21:58:00 Bank of America Home Loans, P.O. Box 31785,
 Tampa, FL 33631-3785
 517080495 +EDI: CAPITALONE.COM Dec 22 2017 21:58:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 517080496 +E-mail/Text: bankruptcy@certifiedcollection.com Dec 22 2017 22:15:34
 Certified Credit & Collection Bureau, P.O. Box 336, Raritan, NJ 08869-0336
 517080502 +E-mail/Text: ebn@barnabashealth.org Dec 22 2017 22:16:12 Clara Maas Medical Center,
 P.O. Box 29948, New York, NY 10087-9948
 517080504 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity - Pier 1 Imports, P.O. Box 659617,
 San Antonio, TX 78265-9617
 517080506 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity Bank/Avenue, P.O. Box 182125,
 Columbus, OH 43218-2125
 517080505 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity Bank/Avenue, P.O. Box 659584,
 San Antonio, TX 78265-9584
 517080507 +EDI: WFNNB.COM Dec 22 2017 21:58:00 Comenity Bank/Pier 1, P.O. Box 182125,
 Columbus, OH 43218-2125
 517080510 +EDI: HPC.COM Dec 22 2017 21:58:00 HSBC Bank Nevada N.A., Attn: Bankruptcy Department,
 P.O. Box 5213, Carol Stream, IL 60197-5213
 517080513 +EDI: MID8.COM Dec 22 2017 21:58:00 Midland Credit Management, Inc.,
 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 517080514 +EDI: MID8.COM Dec 22 2017 21:58:00 Midland Funding, LLC, 2365 Northside Drive Suite # 300,
 San Diego, CA 92108-2709
 517080521 EDI: PRA.COM Dec 22 2017 21:58:00 Portfolio Recovery Associates, LLC,
 120 Corporate Blvd. Suite 100, Norfolk, VA 23502
 517080522 +EDI: AMINFOFP.COM Dec 22 2017 21:58:00 Premier Bankcard Inc., 601 S. Minnesota Avenue,
 Sioux Falls, SD 57104-4824
 517080525 +EDI: RMSC.COM Dec 22 2017 21:58:00 Sams Club/GEMB, Attn: Bankruptcy, P.O. Box 103104,
 Roswell, GA 30076-9104
 517080526 +EDI: DRIV.COM Dec 22 2017 21:59:00 Santander, P.O. Box 961245,
 Fort Worth, TX 76161-0244

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 49

Date Rcvd: Dec 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517080530 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchb/Toys R Us, P.O. Box 965005,
Orlando, FL 32896-5005
517082593 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517080531 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank/Jc Penneys, Attn: Bankruptcy,
P.O. Box 103104, Roswell, GA 30076-9104
517080532 +EDI: RMSC.COM Dec 22 2017 21:58:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
P.O. Box 103104, Roswell, GA 30076-9104
517080534 +EDI: BLUESTEM Dec 22 2017 21:58:00 WebBank, 215 South State Street, Suite 1000,
Salt Lake City, UT 84111-2336

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517080533 Victor Rodriguez
517080515 ##Montclair Radiology, 4 Brighton Road, Suite 200, Clifton, NJ 07012-1665

TOTALS: 1, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Rebecca Ann Solarz on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE, ON
BEHALF OF THE HOLDERS OF THE IMPAC SECURED ASSETS CORP., MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-3 rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Wanda I. Nieves on behalf of Debtor Daisy Bonilla winlawoffice@gmail.com,
vbankruptcy@gmail.com

TOTAL: 5